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File No.: 07703.00021

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK

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In re: : Chapter 7  
: :  
: Case No. 12-37991 (CGM)  
MICHAEL D. BARNETT, :  
DENISE A. BARNETT, :  
: :  
: :  
Debtors. :  
-----X

**STIPULATION FURTHER EXTENDING THE TRUSTEE'S OR  
CREDITORS' TIME TO COMMENCE AN ACTION PURSUANT TO  
SECTION 523 OR SECTION 727 OF THE BANKRUPTCY CODE**

WHEREAS, Michael D. Barrett and Denise A. Barrett, the debtors herein (the "Debtors") filed a voluntary petition for relief from their creditors pursuant to chapter 7 of title 11 of the United States Code (the "Bankruptcy Code") on November 7, 2012 (the "Petition Date"); and

WHEREAS, Mark S. Tulis was appointed the interim trustee (the "Trustee") and thereafter did duly qualify as the permanent case Trustee; and

WHEREAS, the last date by which the Trustee or creditors may timely commence an action pursuant to Section 523 or Section 727 of the Bankruptcy Code to seek to deny the Debtor's discharge or the dischargeability of debts is May 10, 2013; and

WHEREAS, the Trustee and the Debtors have agreed to an extension of time for a period of sixty (60) days such that the last date by which the Trustee or creditors may timely commence an action pursuant to Section 523 or Section 727 of the Bankruptcy Code shall be July 10, 2013; it is hereby

**AGREED AND ORDERED THAT:**

The Trustee's and creditors' time to commence an action pursuant to Section 523 or Section 727 of the Bankruptcy Code, to seek to deny the Debtors' discharge or deny the dischargeability of a debt, is hereby extended to and including July 10, 2013, without prejudice to the parties agreeing to further extensions of time or for the Trustee or creditors to seek a further extension upon motion before the Court.

Dated: April 19, 2013  
White Plains, New York

/s/ Mark S. Tulis  
Mark S. Tulis, Trustee  
120 Bloomingdale Road, Suite 100  
White Plains, New York 10605  
(914) 422-3900

Dated: April 19, 2013  
White Plains, New York

/w/ Michael H. Schwartz  
Michael H. Schwartz  
Attorneys for Debtors  
One Water Street  
White Plains, New York 10601  
(914) 997-0071

**SO ORDERED**

**Dated: April 22, 2013  
Poughkeepsie, New York**

**/s/ Cecelia G. Morris  
Chief U.S. Bankruptcy Judge**